

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Rudy A. Mummey
Debtor

Case No. 17-00833-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4
Date Rcvd: May 11, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2022:

Recip ID	Recipient Name and Address
db	+ Rudy A. Mummey, 1025 Fairground Road, Lewisburg, PA 17837-6717
4891284	Discover, PO Box 742655, Cincinnati, OH 45274-2655
4891285	++ FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3129, OMAHA NE 68102-1593 address filed with court., First National Bank Omaha, PO Box 2557, Omaha, NE 68103-2557
4895836	++ FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3129, OMAHA NE 68102-1593 address filed with court., First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
4891287	+ Madeline Blamble, 5414 Col John Kelly Road, Lewisburg, PA 17837-7606
4942050	+ PNC Mortgage, a division of PNC Bank, NA, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5421

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	May 11 2022 22:53:00	PRA Receivables Management LLC, PO Box 41067, Norfolk, VA 23541-1067
4891280	EDI: BANKAMER.COM	May 11 2022 22:53:00	Bank of America, PO Box 982235, El Paso, TX 79998-2235
4924171	+ EDI: BANKAMER2.COM	May 11 2022 22:53:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4898250	Email/Text: Bankruptcy.RI@Citizensbank.com	May 11 2022 18:50:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
4891282	EDI: CITICORP.COM	May 11 2022 22:53:00	Citi Cards, PO Box 6004, Sioux Falls, SD 57117-6004
4891283	Email/Text: Bankruptcy.RI@Citizensbank.com	May 11 2022 18:50:00	Citizen's Auto Finance, PO Box 7000, Providence, RI 02940-7000
4938832	+ EDI: WFNNB.COM	May 11 2022 22:53:00	Comenity Capital Bank, C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
4893748	EDI: DISCOVER.COM	May 11 2022 22:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4891285	Email/Text: collecadminbankruptcy@fnni.com	May 11 2022 18:50:00	First National Bank Omaha, PO Box 2557, Omaha, NE 68103-2557
4895836	Email/Text: collecadminbankruptcy@fnni.com	May 11 2022 18:50:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
4891281	EDI: JPMORGANCHASE	May 11 2022 22:53:00	Chase Cardmember Services, PO Box 94014, Palatine, IL 60094-4014
4937288	Email/PDF: resurgentbknofications@resurgent.com	May 11 2022 18:57:24	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation &, LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

4942236	Email/PDF: resurgentbknotifications@resurgent.com	May 11 2022 18:57:24	LVNV Funding, LLC its successors and assigns as, assignee of CoastalStates Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4919387	Email/PDF: resurgentbknotifications@resurgent.com	May 11 2022 18:57:20	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5002521	Email/PDF: resurgentbknotifications@resurgent.com	May 11 2022 18:57:20	LVNV Funding, LLC its successors and assigns as, PO Box 10587, Greenville, SC 29603-0587
4891286	+ Email/Text: bk@lendingclub.com	May 11 2022 18:50:00	Lending Club, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
4905594	EDI: AGFINANCE.COM	May 11 2022 22:53:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
4891288	+ EDI: AGFINANCE.COM	May 11 2022 22:53:00	One Main Financial, 175 AJK Blvd, Suite 109, Lewisburg, PA 17837-7491
4932927	Email/Text: Bankruptcy.Notices@pnc.com	May 11 2022 18:50:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
4891290	+ Email/Text: Bankruptcy.Notices@pnc.com	May 11 2022 18:50:00	PNC Bank, 2650 Warrensville Road, Downers Grove, IL 60515-1748
4963289	EDI: PRA.COM	May 11 2022 22:53:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4963290	EDI: PRA.COM	May 11 2022 22:53:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4944013	EDI: PRA.COM	May 11 2022 22:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4891289	EDI: RMSC.COM	May 11 2022 22:53:00	Paypal Credit, PO Box 981064, El Paso, TX 79998-1064
4893288	+ EDI: PENNDEPTREV	May 11 2022 22:53:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
4893288	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	May 11 2022 18:50:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5110741	+ Email/Text: bncmail@w-legal.com	May 11 2022 18:50:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
5110740	+ Email/Text: bncmail@w-legal.com	May 11 2022 18:50:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
4891291	EDI: CITICORP.COM	May 11 2022 22:53:00	Sears Mastercard, PO Box 6282, Sioux Falls, SD 57117-6282
4891292	EDI: CITICORP.COM	May 11 2022 22:53:00	Sears Premier Card, PO Box 6283, Sioux Falls, SD 57117-6283

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S, 2001 Western Ave, Ste 400, Seattle, WA 98121-3132

NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2022 at the address(es) listed below:

Name	Email Address
Brian L. Kerstetter	on behalf of Debtor 1 Rudy A. Mummey crissy@kerstetterlaw.com brian@kerstetterlaw.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Rudy A. Mummey	Social Security number or ITIN	xxx-xx-0404
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	4:17-bk-00833-MJC		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rudy A. Mummey
dba Long May It Wave!

5/11/22**By the
court:**

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.